

AMENDMENTS TO THE CLAIMS

1. (Original) A terminal for conducting an *ad libitum* financial transaction intermediated by a payment token, comprising:
 - a radio frequency reader, said reader configured to read a radio frequency payment token presented as a payment medium for said *ad libitum* financial transaction, said radio frequency reader devoid of a capability to simulate a reader employing reader technology other than radio frequency; and
 - an output device for confirming that a transaction is being performed.
2. (Original) The terminal according to claim 1, further comprising a transaction register.
3. (Original) The terminal according to claim 2, wherein said transaction register is operated by a salesperson.
4. (Original) The terminal according to claim 1, further comprising a printer.
5. (Original) The terminal according to claim 4, wherein said printer is configured to print a transaction receipt.
6. (Original) The terminal according to claim 1, further comprising an imaging device.
7. (Previously Presented) The terminal according to claim 6, wherein the imaging device comprises a bar code reader.
8. (Original) A terminal for conducting a financial transaction, comprising:
 - a radio frequency reader, said reader configured to read a selected one of a plurality of payment tokens employing dissimilar data formats, and to provide data corresponding to an elicited response from said selected one of a plurality of payment tokens employing dissimilar data formats;

a memory for recording data and a machine-readable program, said memory in communication with said radio frequency reader;

a communication module in communication with said radio frequency reader and said memory, said communication module configured to communicate bidirectionally with a remote computer-based apparatus; and

a processor module in communication with said memory and said radio frequency reader, said processor module configured by said machine-readable program to attempt to decode said data corresponding to said elicited response;

wherein, responsive to an indication that said processor module is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for properly configuring said processor module to decode said data.

Claims 9-20 Cancelled Without Prejudice or Disclaimer.

21. (New) The terminal of claim 8, wherein the terminal is configured to read a payment token employing a data format particular to a specific commercial entry.
22. (New) The terminal of claim 8, wherein the terminal is configured to read a data format employing a data format particular to a specific retailer.
23. (New) The terminal of claim 8, wherein the terminal is configured to read a payment token provided by a key fob.
24. (New) The terminal of claim 8, further comprising an image reader and decoder for reading and decoding bar codes.
25. (New) The terminal of claim 8, is capable of capturing an area electronic image representation.
26. (New) The terminal of claim 8, further comprises a signature capture pad.

27. (New) The terminal of claim 8, wherein the plurality of payment terms are issued by a plurality of commercial entities.